

SECURITY BANCSHARES OF PULASKI COUNTY, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2250180	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$106	\$105	-1.0%		
Loans	\$73	\$74	1.8%		
Construction & development	\$13	\$12	-11.7%		
Closed-end 1-4 family residential	\$21	\$22	5.4%		
Home equity	\$0	\$0	10.4%		
Credit card	\$0	\$0			
Other consumer	\$5	\$5	8.4%		
Commercial & Industrial	\$7	\$6	-11.7%		
Commercial real estate	\$16	\$16	5.0%		
Unused commitments	\$5	\$6	7.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-25.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$14	-9.4%		
Cash & balances due	\$3	\$4	41.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$96	\$96	-0.8%		
Deposits	\$86	\$85	-0.8%		
Total other borrowings	\$11	\$11	0.0%		
FHLB advances	\$11	\$11	0.0%		
Equity					
Equity capital at quarter end	\$9	\$9	-2.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	8.3%	--		
Tier 1 risk based capital ratio	11.3%	11.1%	--		
Total risk based capital ratio	12.5%	12.3%	--		
Return on equity ¹	6.5%	-11.7%	--		
Return on assets ¹	0.6%	-1.0%	--		
Net interest margin ¹	4.0%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	105.9%	29.3%	--		
Loss provision to net charge-offs (qtr)	275.0%	47.0%	--		
Net charge-offs to average loans and leases ¹	0.1%	8.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.0%	1.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.1%	3.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	1.4%	0.3%	0.1%	--
Commercial & Industrial	2.2%	5.2%	0.0%	0.0%	--
Commercial real estate	0.2%	0.0%	0.0%	0.0%	--
Total loans	1.3%	4.5%	0.0%	2.0%	--